

UNITED STATES BANKRUPTCY COURT Southern District of Illinois		Case Number: 11-32051
NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 13 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES		
Mailing Address of Addressee U.S. Bankruptcy Court Clerk 750 Missouri Avenue East St. Louis, IL 62202	Address of Debtor Gregory L Scott Misty L Scott 23 E 30 Trailer Park Glen Carbon, IL 62034 Date Case Filed (or Converted) Thu Sep 15, 2011	
In re (Name of Debtors) Gregory L Scott Misty L Scott	Name and Address of Attorney SEAN C PAUL PK LAW 8917 GRAVOIS RD ST LOUIS, MO 63123 Telephone Number:	
<p style="text-align: center;">DEADLINE TO OBJECT TO EXEMPTIONS</p> <p style="text-align: center;">Thirty (30) days after the conclusion of the meeting of creditors.</p> <p style="text-align: center;">DEADLINE TO FILE A PROOF OF CLAIM</p> <p>For creditors other than governmental units: Tue Jan 17, 2012</p> <p>For governmental units (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): Tue Mar 13, 2012</p> <p>DEADLINE TO OBJECT TO CONFIRMATION: Twenty-one days after the 341 meeting is concluded. Objections filed after this date will be overruled as untimely filed.</p> <p>CREDITOR WITH A FOREIGN ADDRESS: A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the second page.</p> <p>DEADLINE TO OBJECT TO DEBTOR'S DISCHARGE OR TO CHALLENGE DISCHARGEABILITY OF CERTAIN DEBTS: Sixty (60) days after original 341 date.</p> <p>DATE, TIME, AND LOCATION OF MEETING OF CREDITORS Date: Wed Oct 19, 2011 Time: 11:00 am FEDERAL BUILDING, 650 MISSOURI AVE, Ground Floor, East St. Louis, IL 62201</p> <p>The debtor (both spouses in a joint case) must be present at the meeting of creditors.</p>		
IN CASE OF INCLEMENT WEATHER - CALL TRUSTEE -		
Address of the Clerk of the Bankruptcy Court United States Bankruptcy Court 750 Missouri Avenue East St. Louis, IL 62201	Address of the Chapter 13 Trustee Russell Simon, Trustee 33 BRONZE POINTE, SUITE 110 SWANSEA, IL 62226	

EXPLANATIONS	A bankruptcy case under Chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) listed on the first page, and an order for relief has been entered.
Filing of Chapter 13 Bankruptcy Case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan. A copy of the plan is enclosed. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code Secs. 362 and 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to exceed or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the first page. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by the creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File A Proof of Claim" listed on the first page, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the 1st page of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a) (2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the first page.
Bankruptcy Clerk's Offices	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the first page. You may inspect all papers filed, including the list of debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
	Refer To First Page For Important Deadlines and Notices

UNITED STATES BANKRUPTCY COURT
Southern District of Illinois
EAST ST. LOUIS DIVISION

In re: Gregory L Scott
Misty L Scott

In Proceedings Under

Chapter 13

Case # 11-32051

Certificate of Service of Notice of Section 341 Meeting

Russell Simon, Trustee, by the undersigned assistant, certifies that on Sep 21, 2011, he served the enclosed Notice of Section 341 Meeting of Creditors on the debtor(s), the debtor(s) attorney, and each creditor listed pursuant to the mailing matrix, by mailing a true copy of said notice by first class mail to each of them in Belleville, Illinois.

Russell Simon
Trustee

/s/ Jeffrey Weber

Assistant

